

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

KEVIN BERCE

) NO. 05-45503
) HON. JOHN H. SQUIRES,
) BANKRUPTCY JUDGE

TRUSTEE'S FINAL ACCOUNT AND
APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE

TO: The Honorable John H. Squires
United States Bankruptcy Judge

Final distribution of all monies has been made in accordance with the Order Awarding Compensation and Expenses and the Trustee's Final Distribution Report, copies of which are attached hereto as Group Exhibit A.

All checks have been cashed. Evidence of all cancelled checks since the filing of the Trustee's Final Report is set forth on the Form 2 report attached hereto as Exhibit B. Form 2 also reflects a net total balance of zero for this estate.

The Trustee certifies that the estates has been fully administered and requests that she be discharged and that the case be closed pursuant to 11 U.S.C. section 350.

Dated: October 14, 2008

/s/ Brenda Porter Helms

Trustee

Brenda Porter Helms
3400 W. Lawrence Avenue
Chicago IL 60625
(773) 463-6427

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NORTHERN ILLINOIS

IN RE:

CHAPTER 7

KEVIN E. BERCE

CASE NO. 05-45503

Debtor(s).

HON. JOHN SQUIRES

FINAL DISTRIBUTION REPORT

I, BRENDA PORTER HELMS, trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution.

SUMMARY OF DISTRIBUTION:

Chapter 7 Administrative Expenses:	\$3,079.47
Chapter 11 Administrative Expenses:	\$0.00
Priority Claims (507(a)(3)-(a)(6)):	\$0.00
Secured Claims	\$0.00
Secured Tax Liens:	\$0.00
Priority Tax Claims:	\$0.00
General Unsecured Claims:	\$20,251.23
Interest (726(a)(5)):	\$0.00
Surplus to Debtor (726(a)(6)):	\$0.00
TOTAL AMOUNT TO BE DISTRIBUTED:	\$23,330.70

Group Exhibit A

REPORT OF DISTRIBUTION - CONT'D

1. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§506 - Secured Claims	\$ 0.00	0.00

2. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) (Chapter 7 costs of administration including Court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. §1930(6))	\$3,079.47	100.00

CLAIM NO.	CREDITOR	AMOUNT OF ALLOWED CLAIM	FINAL DIVIDEND
	Brenda Porter Helms, Trustee Trustee Compensation	\$3,075.18	\$3,075.18
	Brenda Porter Helms, Trustee Trustee Expenses	\$4.29	\$4.29

3. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) Debtor-in Possession (DIP) administrative expenses	\$ 0.00	0.00

4. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)	\$ 0.00	0.00

5. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(3) - Wages, salaries or commissions, limited to \$4.925	\$ 0.00	0.00

6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(4) - Contributions to Employee Funds	\$ 0.00	0.00

7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(5) - Farmers' and Fisherman's claims to the extent of \$4.925	\$ 0.00	0.00

8. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(6) - Deposits by consumers to the extent of \$2.225	\$ 0.00	0.00

9. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(7) Alimony, Maintenance and Support	\$ 0.00	0.00

10. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(b) Tax Liens	\$ 0.00	0.00

11. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(8) Tax Claims Excluding fines and penalties	\$ 0.00	0.00

12. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(9) - Capital Commitments to FDIC. et al.	\$ 0.00	0.00

13. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(2) - General Claims (To be paid <u>pro rata</u> after costs of administration and priority claims are paid in full	\$ 112,208.86	18.05

CLAIM NO.	CREDITOR	AMOUNT OF ALLOWED CLAIM	FINAL DIVIDEND
1	Chase Bank USA Payments to Unsecured Credit Card Holders		\$4,277.23
2	Gene Frost General Unsecured 726	\$47,000.00	\$8,482.47
3	MBNA America Bank Payments to Unsecured Credit Card Holders	\$41,509.41	\$7,491.53

14. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(3) Late unsecured Claims	\$ 0.00	0.00

15. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(4) - Fines/ Penalties	\$ 0.00	0.00

16. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(5) - Interest	\$ 0.00	0.00

17. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(6) - Surplus to Debtor	\$ 0.00	0.00

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED/ WITHDRAWN (DESIGNATE)
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WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: __10/22/07__

/s/ Brenda Porter Helms
Trustee

05-45503-20.1 Application for Compensation: Proposed Order Entered: 9/4/2007 4:18:19 PM by: Brenda Helms Page 1 of 1

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NORTHERN ILLINOIS

IN THE MATTER OF:)	CHAPTER 7 CASE
)	
BERCE, KEVIN E)	CASE NO. 05-45503-SQU
)	
Debtor(s))	Hon. JOHN SQUIRES
)	BANKRUPTCY JUDGE
)	

ORDER AWARDING COMPENSATION AND EXPENSES
AND DIRECTING DISTRIBUTION OF ESTATE PROPERTY

THIS MATTER COMING TO BE HEARD on the Trustee's final requests for the allowance of fees and expenses of administration, notice having been given and the Court being duly advised:

IT IS HEREBY ORDERED that the Trustee's final requests for the allowance of fees and expenses are allowed as follows:

1.	Trustee's compensation	\$3,075.18
2.	Trustee's expenses	\$4.29
	TOTAL	\$3,079.47

IT IS FURTHER ORDERED that the Trustee is directed to pay the allowances listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court.

DATED this 19th day of October, 2007.

ENTERED:

John H. Squires (Seal)
UNITED STATES BANKRUPTCY JUDGE

Case No: 05-45503 -SQU
 Case Name: BERCE, KEVIN E

Trustee Name: BRENDA PORTER HELMS, TRUSTEE
 Bank Name: BANK OF AMERICA, N.A.
 Account Number / CD #: *****1833 Money Market - Interest Bearing

Taxpayer ID No: *****3882
 For Period Ending: 10/14/08

Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account CD Balance (\$)
			BALANCE FORWARD				0.00
02/23/06	1	Kathleen Berce	debtor's interest in residence	1110-000	23,000.00		23,000.00
02/28/06	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	1.22		23,001.22
03/15/06	000101	International Sureties, Ltd. 203 Cardondelet St. New Orleans LA 70130	bond premium 1	2300-000		16.61	22,984.61
03/31/06	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.53		23,004.14
04/28/06	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	18.91		23,023.05
05/31/06	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.55		23,042.60
06/30/06	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	18.94		23,061.54
07/31/06	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.59		23,081.13
08/31/06	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.60		23,100.73
09/29/06	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	18.98		23,119.71
10/31/06	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.64		23,139.35
11/30/06	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.02		23,158.37
12/29/06	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.66		23,178.03
01/31/07	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.69		23,197.72
02/27/07	000102	International Sureties, Ltd.	bond premium	2300-000		24.96	23,172.76
02/28/07	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	17.80		23,190.56
03/30/07	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.69		23,210.25
04/30/07	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.08		23,229.33
05/31/07	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.73		23,249.06
06/29/07	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.10		23,268.16
07/31/07	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.77		23,287.93
08/31/07	2	BANK OF AMERICA, N.A.	Interest Rate 1.000	1270-000	19.78		23,307.71
09/28/07	2	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	14.84		23,322.55
10/18/07	2	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	8.15		23,330.70
10/18/07		Transfer to Acct #*****7255	Final Posting Transfer	9999-000		23,330.70	0.00

Exhibit B

Case No: 05-45503 -SQU
Case Name: BERCIE, KEVIN E

Trustee Name: BRENDA PORTER HELMS, TRUSTEE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****7255 Checking - Non Interest

Taxpayer ID No: *****3882
For Period Ending: 10/14/08

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To - Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account - CD Balance (\$)
10/18/07		Transfer from Acct #*****1833	BALANCE FORWARD				0.00
10/24/07	001001	Brenda Porter Helms	Transfer In From MMA Account	9999-000	23,330.70		23,330.70
10/24/07	001002	Brenda Porter Helms	trustee compensation	2100-000		3,075.18	20,255.52
10/24/07	001003	Chase Bank USA	trustee expenses	2200-000		4.29	20,251.23
		c/o Weinstein & Riley 2101 4th Avenue Ste 900 Seattle WA 98121	final distribution	7100-900		4,277.23	15,974.00
10/24/07	001004	Gene Frost	final distribution	7100-000		8,482.47	7,491.53
		615 Wheaton Ave Wheaton IL 60187					
10/24/07	001005	MBNA American Bank	final distribution	7100-904		7,491.53	0.00
		Mailstop DE5-014-02-03 P.O. Box 15168 Wilmington DE 19850					
03/21/08	001005	MBNA American Bank	Stop Payment Reversal	7100-904		-7,491.53	7,491.53
		Mailstop DE5-014-02-03 P.O. Box 15168 Wilmington DE 19850	STOP PAY ADD SUCCESSFUL				
04/25/08	001006	Clerk, United States Bankruptcy Court	unclaimed funds	8500-000		7,491.53	0.00
		219 S. Dearborn Street 7th Floor Chicago IL 60604					

Total Of All Accounts 9.00